

# THE ALLIANCE HERALD

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## NATIONAL FARM LOAN ASSOCIATIONS

Since the passage of the federal land bank law by congress The Herald has received a number of inquiries regarding the organization of the associations for the purpose of borrowing money from these banks. In the news columns of The Herald this week we publish a news item of interest regarding the hearing to be held in Omaha on September 18, relative to the location of one of the banks for this district.

The following information, regarding the organization of National Farm Loan Associations, is issued by the federal farm loan board, which is composed of the following members: William G. Medado, chairman ex officio; George W. Norris, farm loan commissioner; Charles E. Lobdell, W. S. A. Smith and Herbert Quick. W. W. Flannagan is secretary.

**ORGANIZATION.**—A national farm loan association may be organized in any community where 10 citizens owning land desire to borrow an aggregate of not less than \$20,000. The land must be unincumbered or the proceeds of the loan must be used, in part, to remove any lien. Loans may be as small as \$100, or as large as \$10,000.

They must first make application, in writing, for a charter to the federal land bank of the district in which the association desires to do business. This application must be signed by all those desiring to form the association, stating specifically the name under which they desire to do business, the amount each one desires to borrow, the estimated value of the security each one offers, the territory in which the association desires to do business, how the proceeds of the loans are to be used, and other details set forth in the blank forms which are furnished.

The application having been signed, together with another blank form furnished, called an "organization certificate," the applicants become a tentative organization and elect an agent to represent them, called a "secretary-treasurer"; they also select a committee of three, called a "loan committee." This agent will then receive, from each of the applicants, a subscription to the stock of the association they are forming equal to 5 per cent of the loan they severally desire, which is not required to be paid unless the loan is granted. That is, each borrower must subscribe for such stock to the amount of 5 per cent of his own loan and no more.

The application for the charter having been signed, the signatures must be acknowledged before a notary public or other officer qualified to administer oaths, and then it must be forwarded by the secretary-treasurer to the federal land bank of the district.

Upon its receipt the bank will send its agent to examine into the representations made in the application and, if found satisfactory, a charter will be granted.

Upon the granting of the charter, the individuals signing the application become a body corporate, which gives it the right to do the business authorized by the farm loan act, to extend its benefits to others by taking in new members from time to time, and to have succession indefinitely. New members must be borrowers whose loans may be as small as \$100 or as large as \$10,000.

Let it be plainly understood that farmers can organize at once, but they can not borrow money until the land banks are established.

**MANAGEMENT.**—After the charter is granted the applicants no longer act in their individual capacity, but become merged as shareholders into a corporation, which has a separate existence created by law, under the same name which has been chosen and set forth in the original application and organization certificate. This corporation will have directors and officers selected by the shareholders to do its business in accordance with the by-laws which the shareholders make for their guidance. The active executive officer of the association will be the secretary-treasurer, and his duties are set forth in section 7 of the farm loan act.

**POWERS.**—These associations are organized for the primary purpose of giving to each borrower the benefit of the combined credit of all its members to the extent of the capital contributed and the limited liability they each incur, and hence the associations are required to indorse every loan made to members. It is also through these associations that the borrowers will ultimately become the owners of the federal land banks. The association decides whether any loan shall be made or not by refusing the application for every loan which is considered unsafe or even doubtful. No loan can be made unless it is approved by the loan committee after examination of the land offered as security.

The national farm loan associations are not limited as to the number of their members. After one is organized it may serve an entire neighborhood by receiving new members. Each association may obtain in loans for its members twenty times the amount of its stock in the federal land bank, no matter how large its holdings of stock may become by the growth of the association.

**LIMITATIONS.**—1. No loan may be made except upon the security of first mortgages.

2. The amount of the mortgage can not exceed one-half the appraised value of the land and 20 per cent of the permanent improvements thereon, which must be insured.

3. The proceeds of the loan must be used for the extinguishment of pre-existing indebtedness or for productive purposes, which includes the purchase of live stock, fertilizers, equipment and improvements (see section 12, farm loan act).

4. Every mortgage must contain an agreement to pay off the debt (principal and interest) in fixed annual or semiannual installments.

5. The amount of each installment may be fixed by the borrower, but can not be less than sufficient to pay off the debt in 40 years, nor greater than to pay it off in 5 years.

6. The rate of interest charged any borrower can not exceed 6 per cent per annum.

7. The borrower can not be called upon to pay the debt except by the installments he originally fixes, unless he defaults, but after five years he may pay off the whole or any portion at his option at any installment period.

## CURBING FOR BOX BUTTE AVENUE

Petitions are now being circulated asking the city officials to curb Box Butte avenue in the business district. The curbing installed in other parts of the city has made such an improvement that steps are being taken to put the main business street of the city in similar good condition. This curbing is not expensive and will make a great improvement in the appearance of the street, in addition to carrying off the water from rain storms and melting snow. Property owners who are asked to sign the petition should do so by all means. If they feel any hesitancy in the matter they should take a short walk to some of the streets which have been improved and note the difference.

## PAPER FAINE AND PRICES

The price of paper, which has advanced from 100 to 200 per cent or more, over prices prevailing a year ago, seriously threatens the life of a large number of publications throughout the country and greatly lessens the profits of others.

It is doubtful if any other large industry in the United States has had to face so serious a situation, because when prices of raw materials have advanced the manufacturers of the finished products have advanced their prices and thus thrown the burden on the ultimate consumer. In the newspaper business this has not yet been done. The newspapers, from the largest dailies to the smallest weeklies, have been bearing the burden which to many publications will mean complete destruction and to many others the wiping out of all profit.

Had the newspapers of the country been as prompt to defend their own interests as they have the interests of others, they, too, would before this have undertaken to save themselves by an advance in subscription price and in advertising rates. Under existing conditions they will be forced to do this sooner or later, and they can not postpone it much longer without serious financial embarrassment to many of them. Hundreds of the smaller weeklies, including the religious papers, which have had but a very narrow margin between loss and profit, will, we fear, suffer most seriously, and many of them disastrously, unless the public promptly recognizes the situation and accepts an advance in subscription and in advertising rates and thus saves the situation.

The day laborer, the mechanic, the farmer and nearly all business interests, manufacturing and mercantile, under the activity of the times, are showing larger earnings than for years. But the newspapers, as a whole, are meeting a more perplexing problem in the doubling, and in some cases the trebling, of price of paper, and in the absolute inability to contract in advance for supplies, than they have ever had to face before. The statements which have recently appeared in the daily papers on the subject do not at all exaggerate the seriousness of the problem.—Manufacturers' Record.

## HERALD WELL WORTH COMMENT

The following is taken from the August number of The Nebraska Printer, of Edgar, Nebr. The Nebraska Printer is the official organ of the Nebraska Press Association:

"The Alliance Herald is published with John W. Thomas as editor and Lloyd C. Thomas as business manager. A sixteen-page two-section copy of this newspaper reached us the week of August 10. The Herald is brimming full of news and has a front page clean from ads. The advertisements are all well set with plenty of white space. This paper is the official organ of the Nebraska Volunteer Firemen's Association and it reaches the headquarters for 15,000 volunteer firemen."

Fortunate this government which, in peace, with malice towards none, without envy, without any desire in the direction of aggression, looks across the wide ocean upon a shattered continent and only figures how it can best contribute after the war is ended in sympathy, in deeds, towards the healing of wounds, the building up of the spirits of those people and strengthening them in the effort to overcome the disasters which have befallen them. And in this work our people will know no German, no Frenchman, no Italian, no Russian, no Briton in hostility, but all as fellow human beings in misfortune.

Governor Hughes is still saying what they tell him to say without any display of that capacity for investigation which once gave him a reputation. On his western trip he quoted the republican platform that "the democratic party has created since March 4, 1913, 30,000 offices outside the civil service law at an annual cost to the taxpayers of the country of \$34,000,000." Republican spellbinders in congress had already begun to reduce the figures. Pence got them down to 20,000, and then Senator Sherman cut them down to 12,000. Since that time they have been "thousands"—number of thousands not specified.

The Mechanics-American Bank, of St. Louis, in its monthly financial letter, states: "It is evident now that Europe will be forced to purchase heavily in the United States after the war ends. Negotiations under way show that this country will probably do a large business with Russia as soon as trade channels are opened. The new facilities of the Federal Reserve system are likely to be very helpful in promoting these connections. There will be in time a broad development of American banking institutions in foreign lands." Which puts another spike in the "temporary prosperity" coffin of the republican candidate.

President Wilson was given the lion's share of the credit for the passage of the child-labor bill by Representative Edward Keating, sponsor of the measure, in a statement to the Chicago Journal, which has consistently advocated this form of federal legislation. "The mothers of the land," said Mr. Keating, "blessed the president when he kept us out of war with Europe, their prayers ascended to heaven in his behalf when he proposed a peaceful solution of the Mexican difficulty, and now from Maine to California, they are calling on God to safeguard him because he has become the emancipator of children in industry."

## THE DOUBTFUL STATES WORRY REPUBLICANS

State of Michigan to Be Battleground This Year—Leaning Strongly in Favor of Democracy

Michigan this year gives every promise of being a genuine fighting ground for Democracy. Reports from the different cities are fast accumulating to prove this.

The presence of Woodrow Wilson at Detroit, the insurrection of the Progressives against the Perkins-Roosevelt delivery, and the great prosperity everywhere throughout Michigan are leaning strongly in favor of Democracy.

Mechanics who were getting two and three dollars three years ago are now receiving from four to six dollars, and they are content with present conditions.

The mobilization of the troops towards the Mexican border has sent a message home that no other single act could impress the people of Michigan with the full benefit of the nation of the Woodrow Wilson peace policy.

It looks very clearly from all of these reasons as if Michigan with its former 75,000 Republican plurality would be converted into a good working plurality for Democracy and Woodrow Wilson.

A close observer of the conditions in Ohio is even more emphatic in the declaration that Ohio will be a positive asset to the Woodrow Wilson election this year. Some of the most conservative business men of Cleveland, Toledo, and other important cities are making the open declaration that Ohio will be Democratic this year.

The appointment of the secretary of war and the recent appointment of the supreme court justice, both of whom are held in high esteem by the people of Ohio, will give an added incentive for the Ohioans to join the

ranks of the new Democracy of Woodrow Wilson.

The activities of the Democracy in Ohio are very manifest at the present time. Perhaps one of the most unique inscriptions that has been put forth in the present campaign is that emanating from Ohio. The cartoon presents a cake of ice, and above it is "Just Ice Hughes" with a splendid assemblage about it.

There is an interest and enthusiasm that Democracy has rarely seen. While there may be some question about Ohio electing its Democratic senator this year, the personality of the president and the prosperity of Ohio, all point very strongly towards Woodrow Wilson's success in Ohio.

The Golden state, too, has all the ear marks of being added to the Democratic ranks. On account of the great disaffection caused by the Progressive convention, California is sorely nettled to a degree that it has never been in recent years. Most of the leading Progressives, including ex-governor Hiram Johnson, and a great number of other big guns have started booming for Wilson and any one acquainted with them can readily understand that their boom, once started, will not be hushed under any condition. Joe Scott, of Los Angeles, is jubilant over the outlook for Wilson.

Through northern California, in Keene and Kern counties and into Frisco itself there is a pervading spirit that Wilson will win in California.

Massachusetts, the old Bay state, the home of Cabot Lodge and former Senator Murray Crane, is also teeming over with disaffection towards the standpat.

Matthew Hale, one of the most conspicuous of the Progressives, has openly come forth against any Progressive-Hughes combination. The feeling there in Boston, Lowell, Lynn, Fall River, Springfield and Holyoke, where many Progressives abide, is very strong in its resentment against the apparent bargain sale of the Progressives at the Chicago convention.

Many of those men sincerely believe that the Progressive party was destined to be an instrument to compel both of the other parties to put forward their best idealisms and aspirations. Many of those men believed in Theodore Roosevelt as their Moses to lead them out of the wilderness. Their disappointment is keen.

An announcement made by William R. Pattangall, Democratic campaign manager in Maine, respecting the probable division of the Progressive vote in that state during the coming election, abounds in sound reasoning which will carry satisfaction to all Democrats.

It is the first responsible declaration by an active political leader in the hot campaign which has been started in that hitherto pivotal state. Mr. Pattangall's statement will carry little comfort to the Republicans at home or abroad. They had fondly hoped to fairly snare Maine from the Democrats while they were not looking and run away with it.

Mr. Pattangall's estimate is that one-half of the men who voted for Gardner two years ago, and there were 18,000 of them, will ally themselves with the Democratic party this year. It will not be necessary for the Democrats to share equally with the Republicans in a division of the Progressive vote to carry the state this year.

Figuring on the basis of the 1914 campaign, considerably less than one half of the Progressive vote will be sufficient to carry Governor Curtis through, and this being a national campaign year it is fair to assume that the vote will be heavier than in 1914.

That the Republicans saw the hand-writing on the wall when the Progressives failed to put out a state ticket in Maine is clearly manifest by their sending a small army of orators from congress to stir the waters in that state.

Thousands of People Through Fair Ground, which Becomes Third City of State in Size

## NEBRASKA STATE FAIR IN FULL BLAST

Thousands of People Through Fair Ground, which Becomes Third City of State in Size

There has been a good deal of competition of Nebraska cities, outside of Omaha and Lincoln, as to which has the right to the distinction of being the "third city" of the state in size; but there is no doubt which it is this week. It's the state fair ground just outside the city of Lincoln.

The attendance on Monday was 29,849, the largest Monday attendance in the history of the Nebraska state fair. The attendance Tuesday was slightly less, on account of rain in the territory west in automobile driving distance from Lincoln, but in only two other years has there been a larger Tuesday attendance.

The state fair management always fears rainy days during the fair. The fair board used to pray for rain to fall at night to lay the dust. Now it is confronted with new troubles. Rain at any time during the fair keeps automobiles away from the fair, and in this new age much attendance is brought to the gates by automobile instead of special railroad trains. The rain Monday night kept many people from coming in automobiles. The fair management had been cut down by several thousand by the rains of early Tuesday morning. But for the rain conditions the attendance might have broken all Tuesday attendance records.

**Features of the Fair**  
When Ruth Law, the daring aviator, brought her flyer close to the ground, two small boys looked in wonder.

"Why he is coming on the ground" exclaimed the smaller of the two in a burst of enthusiasm.

"He ain't a him, it is a her," corrected the other.

It was on the midway that the crowd was in its element. Many people hung around the various freak and show tents listening to the inspired talk of the barkers as they told of the wonders to be found inside the canvas tents. One barker, who was unable to induce any of his audience to plank down the cash and walk inside, grew hoarse in his efforts to make good.

"What is the matter?" he cried. "Can't you take my word for the quality of the program inside the tent? I will give every one of you back your money if you are not satisfied. I—" but the crowd was gone.

If somebody bumps into you and nearly exhorts your breath don't get red in the face and say something. Just laugh and pass on. Because you are bound to get many a bump as a member of a big state fair crowd. The latter is characterized by the ability to stand any amount of bumping and shoving because everybody concerned is in a happy-go-lucky frame of mind and takes no offense.

Box Butte and other western counties have very creditable showings in the agricultural exhibits. The display from this county is not as large as in former years but is good. It is in charge of E. T. Kibbie assisted by others. If they bring back as many prizes as last year everybody ought to be satisfied.

Scotts Bluff county people are enthusiastic of course over the sugar beet industry and have it well represented at the state fair. With one of the largest beet sugar factories at Scottsbluff, another being completed ready for this year's crop of beets at Gering, and arrangements under way for the construction of a third at Bayard next year, the North Platte valley is forging to the front as the best sugar beet section of the United States.

**GIRL WANTED**—Inquire at Alliance Steam Laundry. 38-1f-7512

Mrs. E. O. Strand of Arvada, Wyo., submitted to an operation Monday for appendicitis. Mrs. Strand is reported to be doing nicely. Alliance people will remember Mrs. Strand as being Elvira Williams.

(Continued from page 1)  
**LABOR DAY WAS A HUGE SUCCESS**

prize, Carl Buechsenstein.  
12.—Double wheelbarrow race, 100 yds. 1st prize, Butler and Barnes; 2nd prize, Purdy and Butler.

13.—Married ladies' nail driving contest. 1st prize, Mrs. Homer Wilson; 2nd prize, Mrs. O. E. Williams; 3rd prize, Mrs. Curry.

14.—Single ladies' nail driving contest. 1st prize, Retha Brodenck; 2nd prize, Orrel Sistic; 3rd prize, Clara Sisley.

15.—Boys' bicycle race.—1st prize H. Campbell; 2nd prize, Howard Lotspeich.

16.—Girls' baseball throwing contest. 1st prize, Anna Keiser; 2nd prize, Vivian Gilmore; 3rd prize, Mabel Sisley.

17.—Fat men's race, 50 yds. 1st prize, Lloyd Thomas; 2nd prize, John O'Keefe.

18.—Farmers' 100 yd. dash. 1st prize, Mr. Pulman; 2nd prize, Marvin Colerick.

19.—Single ladies' race, 50 yds. 1st prize, Retha Broderick; 2nd prize, Ometa Blair.

20.—Ladies' baseball throwing contest. 1st prize, Helen Hewitt; 2nd prize, Edith Vanderwark; 3rd prize, Elsie Heines.

21.—Boys' bicycle race, 1 mile. 1st prize, Frank LaVerrie; 2nd prize, Seaton; 3rd prize, Francis Tynan.

22.—Greasy pig, Lambert Kniest.

23.—Greasy pole contest, Elton Ozumn.

24.—Wrestling match, 1st fall, Charles Purdy.

25.—Baby contest. 1st prize, Elizabeth Mark; 2nd prize, Bretta Swasinger.

26.—Tug of war, boys. 1st prize, Fleming, captain; 2nd prize, Butler, captain.

27.—Boxing match. Draw, Chas. Weaver, Rex Seaton.  
Baseball game.—Alliance 8; Hemingford 7.

In the evening a good sized crowd attended the ball given at the opera house by the Alliance fire department.

## WANT AD DEPARTMENT

### WANTED

LADY COOK WANTED, without children. For ranch work. Phone 471. 39-1f-

WANTED TO RENT—5 or 6 room modern cottage. L. L. Covington, Mgr. Haddorf Music House.

GIRL WANTED—Inquire at Alliance Steam Laundry. 38-1f-7512

WANTED—An all-around girl at Home Restaurant at once. Mrs. S. W. Jall, Hemingford, Nebr. 32-1f-7410.

GIRL WANTED—Inquire at Alliance Steam Laundry. 38-1f-7512

### FOR RENT

WANTED—Old clean rags, 5c per pound. Call 340.

### FOR SALE

### MISCELLANEOUS

Money to loan on real estate. F. E. REDDISH.

MONEY TO LOAN—On Box Butte county land and ranches in the sand hills. No delay in making the loan. We inspect our lands and furnish the money at once. J. C. McCorkle, McCorkle Building, Alliance, Nebr. 1-f-6554

**RECORD FOR TRAINERS**  
Railroad men can secure a very useful book at The Herald office. It is a daily time book for trainmen and engineers. The price is reasonable. 1-f-7512

**MOVE FURNITURE SAFELY**

We have equipped our dray wagons and auto truck with the latest appliances for moving furniture without marring or scratching or damage. Up-to-date wagon pads will be used by us on all moving jobs. JOHN R. SNYDER, Phone 15. 37-1f-5950

Money to loan on real estate. No unnecessary delay in getting loan. Apply to H. M. Bullock, Room 4, Reddish Block, Alliance.

**Government Crop Report**

Washington, Sept. 6.—Corn is maturing rapidly, and bulk of crop will be safe from frost in ten to fifteen days in the extreme north portion, or about the average first frost date. The northern part of the central states needs twenty to thirty days more, which will bring it safely ahead of the average killing frost. In the southern part of the central states the expected date of maturing is ten days or more earlier than the average killing frost date. Canning of sweet corn has begun in New England. Rains in Kansas and Oklahoma will help sorghum crops and broom corn. The weather was favorable for hay, tobacco, grains and harvesting, and flax harvest has begun. Sugar beets are poor in Michigan, but are making favorable progress in the western section. Buckwheat is improving. The ground is more favorable for plowing, and work is progressing, except in a few sections. Potatoes are showing the damaging effect of high summer temperature. Pastures need rain in parts of the East, but ranges are in excellent condition in much of the West.

L. A. WELSH,  
Meteorologist, Weather Bureau.

**First Baptist Church**  
Sunday school, 10 a. m.

Preaching, 11 a. m. and 7:30 p. m.

Young people's, 6:30 p. m.

Lord's Supper following the morning service. Every member is urged to be present.

Thursday, mid-week service, 7:30 p. m.